

UNITED STATES BANKRUPTCY COURT
District of New Jersey

IN RE: April L. Streeter

Case No.: 17-10967-JNP
Judge: Hon. Jerrold Poslusny
Debtor(s) Chapter: 13

CHAPTER 13 PLAN AND MOTIONS

Original
 Motions Included

Modified/Notice Required
 Modified/No Notice Required

Discharge Sought
 No Discharge Sought

Date: April 27, 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

Part 1: Payment and Length of Plan

a. The Debtor shall pay 175.00 Monthly to the Chapter 13 Trustee, starting on February 1, 2017 for approximately 36 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

Future Earnings
 Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property
Description: _____
Proposed date for completion: _____

Refinance of real property
Description: _____
Proposed date for completion: _____

Loan modification with respect to mortgage encumbering property
Description: _____
Proposed date for completion: _____

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Carrie J. Boyle, Esq.	Attorney Fees	2,835.00

Part 4: Secured Claims

a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an

unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
-NONE-							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

c. Surrender

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo National Bank for Empire	Items purchased from Empire today located at 3137 Harbour Drive Palmyra, NJ 08065 Burlington County	unknown	2272
Palmyra Harbour Condo Assoc.	3137 Harbour Drive Palmyra, NJ 08065 Burlington County	135,000	1,932.93
Roundpoint Mortgage	3137 Harbour Drive Palmyra, NJ 08065 Burlington County	135,000.00	34,871.00

d. Secured Claims Unaffected by the Plan

The following secured claims are unaffected by the Plan:

Creditor
Capital One Auto Finance
Wells Fargo Dealer Services

e. Secured Claims to be paid in full through the Plan

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

Part 5: Unsecured Claims

a. Not separately classified Allowed non-priority unsecured claims shall be paid:

Not less than \$ to be distributed *pro rata*

Not less than percent

Pro Rata distribution from any remaining funds

b. Separately Classified Unsecured Claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

Part 6: Executory Contracts and Unexpired Leases

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

Part 7: Motions

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
-NONE-							

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
-NONE-		

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
-NONE-			

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
- Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-petition claims

The Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9 : Modification

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: January 17, 2017.

Explain below why the Plan is being modified.	Explain below how the Plan is being modified
<p>The plan is being modified to indicated the collateral securing the two secured creditors claims: (i) Wells Fargo National Bank; and (ii) Palmyra Harbour Condo Assoc., is being surrendered.</p>	<p>The claims of (i) Wells Fargo National Bank; and (ii) Palmyra Harbour Condo Assoc. have been added to Part 4(c)</p>

Are Schedules I and J being filed simultaneously with this modified Yes No Plan?

Part 10: Sign Here

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date April 27, 2017

/s/ Carrie J. Boyle, Esq.

Carrie J. Boyle, Esq.

Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: April 27, 2017

/s/ April L. Streeter

April L. Streeter

Debtor

Date: _____

Joint Debtor

Certificate of Notice Page 6 of 7
United States Bankruptcy Court
District of New Jersey

In re:
 April L. Streeter
 Debtor

Case No. 17-10967-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 43

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db +April L. Streeter, 1004 Cinnaminson Ave, Palmyra, NJ 08065-1820
 516596599 +Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890
 516596600 +Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
 516596602 +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
 516596603 +Capital One Auto Finance, Attn: Bankruptcy Dept., Po Box 30258, Salt Lake City, UT 84130-0258
 516596604 Comenity Bank, Bankruptcy Dept., PO Box 182273, Columbus, OH 43218-2273
 516596605 +Comenity Bank/Avenue, Po Box 182125, Columbus, OH 43218-2125
 516596606 +Comenity Bank/OneStopPlus.com, Po Box 182125, Columbus, OH 43218-2125
 516596607 +Comenity Bank/womnwt, Po Box 182125, Columbus, OH 43218-2125
 516596610 Encore Receivable Management, Inc, 400 N. ROgers Road, P.O. Box 3330, Olathe, KS 66063-3330
 516596611 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 516596612 +Experian, PO Box 4500, Allen, TX 75013-1311
 516596614 +James Streeter, 1004 Cinnaminson Avenue, Palmyra, NJ 08065-1820
 516758604 +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
 516596618 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194
 516596616 +Palmyra Harbour CA, c/o Associa Mid-Atlantic, 2000 Harbour Drive, Palmyra, NJ 08065-1100
 516596617 +Palmyra Harbour CA, c/o Associa Mid-Atlantic, 75 Remittance Drive, Suite 6076, Chicago, IL 60675-6076
 516636482 +Palmyra Harbour Condominium Association, Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 516596620 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934
 516596621 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516701141 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
 516778054 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
 516596627 +Wells Fargo Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569
 516596628 +Wells Fargo Financial, Po Box 94498, Las Vegas, NV 89193-4498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:10 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 03 2017 22:57:06 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/Text: tom@torrlaw.com May 03 2017 22:56:10 Palmyra Harbour Condominium Assoc., c/o Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 516596601 +E-mail/Text: taxcollector@boroughofpalmyra.com May 03 2017 22:57:46 Borough of Palmyra, Tax Office, 20 West Broad St, Palmyra, NJ 08065-1633
 516612971 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:37 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516613977 +E-mail/PDF: acg.acg.ebn@americaninfosource.com May 03 2017 22:48:59 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
 516778803 +E-mail/Text: bankruptcy@cavps.com May 03 2017 22:57:29 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516596608 +E-mail/Text: creditonebknotifications@resurgent.com May 03 2017 22:56:22 Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
 516596609 +E-mail/Text: egssupportservices@egscorp.com May 03 2017 22:57:20 EGS Financial Care, inc., P.O. Box 1020, Dept 806, Horsham, PA 19044-8020
 516596613 +E-mail/Text: cio.bncmail@irs.gov May 03 2017 22:56:41 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 516669597 E-mail/PDF: pa_dc_claims@navient.com May 03 2017 22:48:39 NAVIENT, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 516596615 +E-mail/PDF: pa_dc_claims@navient.com May 03 2017 22:48:39 Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
 516662687 E-mail/Text: bnc-quantum@quantum3group.com May 03 2017 22:56:59 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 516596619 +E-mail/Text: BankruptcyMail@questdiagnostics.com May 03 2017 22:58:04 Quest Diagnostics, 3 Giralda Farms, Madison, NJ 07940-1027
 516596622 E-mail/PDF: gecscedi@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
 516596623 +E-mail/PDF: gecscedi@recoverycorp.com May 03 2017 22:48:56 Synchrony Bank/ Walmart, PO Box 965024, Orlando, FL 32896-5024
 516596624 +E-mail/PDF: gecscedi@recoverycorp.com May 03 2017 22:48:56 Synchrony Bank/Amazon, PO Box 965064, Orlando, FL 32896-5064
 516596625 +E-mail/PDF: gecscedi@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
 516596626 +E-mail/PDF: gecscedi@recoverycorp.com May 03 2017 22:48:34 Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 19

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 43

Date Rcvd: May 03, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2017 at the address(es) listed below:

Carrie J. Boyle on behalf of Debtor April L. Streeter cboyle@mpadlaw.com,
cjbpcf@gmail.com;KGresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com
Denise E. Carlon on behalf of Creditor Roundpoint Mortgage Servicing Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Thomas J Orr on behalf of Creditor Palmyra Harbour Condominium Assoc. tom@torrlaw.com,
xerna@aol.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6